

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION**

<b>In Re:</b>	)	<b>19-07416</b>
	)	
<b>Juan Diaz,</b>	)	<b>Chapter 13</b>
<b>Belkis Diaz,</b>	)	
	)	<b>Judge COX</b>
<b>Debtor(s).</b>	)	

**NOTICE OF MOTION**

**To the following persons or entities who were served via email by the Bankruptcy Court:**

U.S. Trustee: USTPRegion11.ES.ECF@usdoj.gov

Tom Vaughn, Ch. 13 Trustee: ecf@tvch13.net, ecfchi@gmail.com, courtmail@tvch13.net

**To the following persons or entities who were served via regular U.S. Mail:**

See attached service list.

Please take notice that I shall appear before the following named Bankruptcy Judge, or any other Judge presiding in his stead, at 219 South Dearborn Street, Chicago, Illinois, in the following courtroom (or any other place posted), and present the attached **Motion to Extend the Automatic Stay**, at which time and place you may appear:

JUDGE: COX  
ROOM: 680  
DATE: April 1, 2019  
TIME: 9:00 a.m.

\_\_\_\_\_  
/s/ David M. Siegel  
David M. Siegel, A.R.D.C. #6207611  
Attorney for the Debtor(s)

**PROOF OF SERVICE**

The undersigned does hereby certify that copies of this Notice and attachments were served to the above persons or entities, if service by mail was indicated above, by depositing same in the U.S. Mail at Wheeling, Illinois 60090, before 5:00 p.m. on March 25, 2019 with proper postage prepaid, unless a copy was provided electronically by the Bankruptcy Court.

\_\_\_\_\_  
/s/ David M. Siegel  
David M. Siegel, A.R.D.C. #6207611  
Attorney for the Debtor(s)

DAVID M. SIEGEL & ASSOCIATES  
790 Chaddick Drive  
Wheeling, IL 60090  
847/ 520-8100

Juan & Belkis Diaz  
8313 N. Hamlin Ave.  
Skokie, IL 60076

Convergent Outsourcing  
800 Sw 39th St  
Renton, WA 98057

American InfoSource  
PO Box 248838  
Oklahoma City, OK 73124-8838

Credence Resource Mana  
17000 Dallas Pkwy Ste 20  
Dallas, TX 75248

Barclays Bank Delaware  
125 S. West St.  
Wilmington, DE 19801

Credit One, Bankruptcy Department  
PO Box 98873  
Las Vegas, NV 89193

Cap One  
15000 Capital One Dr  
Richmond, VA 23238

Credit One Bank Na  
Po Box 98872  
Las Vegas, NV 89193

Cap One  
10700 Capital One Way  
Richmond, VA 23060

Fingerhut  
PO Box 1250  
Saint Cloud, MN 56395-1250

Cavalry Portfolio Service  
Attn: Bankruptcy Department  
500 Summit Lake Drive, Ste 400  
Valhalla, NY 10595

FINGERHUT/WEBBANK  
6250 Ridgewood Rd.  
Saint Cloud, MN 56303-0820

Chrysler Capital  
PO Box 961245  
Fort Worth, TX 76161

First Premier  
3820 N. Louise Ave.  
Sioux Falls, SD 57107-0145

City of Chicago Dept. of Revenue  
Camera Enforcement Violation  
PO Box 88292  
Chicago, IL 60680-1292

First Savings Credit Card  
PO Box 2509  
Omaha, NE 68103-2509

City of Chicago Parking  
Department of Finance  
P. O. Box 6330  
Chicago, IL 60680

Harris & Harris, Ltd  
111 West Jackson Blvd, Suite 400  
Chicago, IL 60604

Commonwealth Edison-Care Center  
Bankruptcy Department  
PO Box 6113  
Carol Stream, IL 60197-6113

Hsbc Bank  
PO BOX 52530  
Schaumburg, IL 60196

Continental Finance  
Bankruptcy Dept.  
121 Continental Drive, Ste 1  
Newark, DE 19713-4347

Illinois Department of Revenue  
Bankruptcy Department  
PO Box 64338  
Chicago, IL 60664-0338

Illinois Department of Revenue, Bankr. Section  
PO Box 19035  
Springfield, IL 62794-9035

Illinois Dept. of Revenue  
Bankruptcy Unit  
P.O. Box 19035  
Springfield, IL 62794-9035

Insight Capital  
635 N. Trade Street  
Winston Salem, NC 27101-2916

IRS  
Internal Revenue Service  
P.O. Box 7346  
Philadelphia, PA 19101-7346

Jeffersncp (Jefferson Capital Syste  
Bankruptcy Department  
16 McLeland Rd.  
Saint Cloud, MN 56303

Law Office of Jeff Whitehead  
700 West Van Buren, Suite 1506  
Chicago, IL 60607

LVNV Funding  
PO Box 10587  
Greenville, SC 29603

Merrick Bank  
10705 S. Jordan Gtwy Ste. 200  
South Jordan, UT 84095

Metropltn Au  
2212 W 147th St  
Dixmoor, IL 60426

Midland Credit Management, Inc.  
Bankruptcy Department  
8875 Aero Drive, Ste 200  
San Diego, CA 92123

Mr. Cooper Mortgage  
8950 Cypress Waters Blvd  
Coppell, TX 75019

Nicor Gas  
ALL MAIL GOES TO  
Bankruptcy Dept. PO Box 549  
Aurora, IL 60507

Northshore Medical  
2100 Pfingsten  
Glenview, IL 60026

ONEMAIN, Bankruptcy Department  
PO Box 1010  
Evansville, IN 47706

Pierce & Associates  
1 North Dearborn, Suite 1300  
Chicago, IL 60602

Quantum3 Group  
Sadino Funding  
P.O. Box 788  
Kirkland, WA 98083-0788

Radiant Cash  
PO Box 1183  
Lac Du Flambeau, WI 54538

Resurgent Capital Service  
PO Box 10587  
Greenville, SC 29603-0587

Secretary of State  
Attn: Bankruptcy Department  
PO Box 7848  
Madison, WI 53707

Secretary of State License Renewal  
3701 Winchester Road  
Springfield, IL 62707-9700

Seterus  
14523 SW Millikan Way  
Suite 200  
Beaverton, OR 97005

SpotLoan  
PO Box 927  
Palatine, IL 60078-0927

Sprint Nextel Correspondence  
Attn: Bankruptcy Dept.  
PO BOX 7949  
Overland Park, KS 66207

SYNCB/Lowes  
PO Box 965005  
Orlando, FL 32896

T Mobile Wireless  
Attn: Bankruptcy Dept.  
4515 N santa Fe Ave  
Oklahoma City, OK 73118-7901

TBOM/ATLS/FORTIVA  
PO Box 105555  
Atlanta, GA 30348

Verve  
BANKRUPTCY DEPARTMENT  
PO Box 6812  
Carol Stream, IL 60197-6812

Village of Skokie  
5127 Oakton Street  
Skokie, IL 60077

WHITFORD BROOK FUNDING TRUST  
c/o Springleaf  
PO Box 3251  
Evansville, IN 47731-3251

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION**

<b>In Re:</b>	)	19 B 07416
	)	
<b>Juan Diaz,</b>	)	<b>Chapter 13</b>
<b>Belkis Diaz,</b>	)	
	)	<b>Judge Cox</b>
<b>Debtor(s).</b>	)	

**MOTION TO EXTEND THE AUTOMATIC STAY**

NOW COMES the Debtors, by and through their attorneys, DAVID M. SIEGEL & ASSOCIATES, and in support of her Motion, states as follows:

1. Jurisdiction is proper and venue is fixed in this Court with respect to these parties.
2. On March 18, 2019 the Debtors filed a voluntary petition for relief pursuant to Chapter 13 under Title 11 USC, and the hearing on confirmation is set for May 20, 2019.
3. Tom Vaughn was appointed Trustee in this case.
4. That Debtors had a prior pending bankruptcy (Case#16-13209) within one year preceding the filing of this case that was dismissed other than under §707(b).
5. That Debtors have filed the present case in good faith and there has been a change in circumstances since the previous case.
6. That Debtor's financial affairs have substantially changed due to falling behind on plan payments while trying catch up with mortgage.
7. That Debtors ended up doing a loan modification on their mortgage and now will have enough income to support plan payments which is evidenced by a signed Affidavit (See Attached Exhibit A).
8. That Debtors requests pursuant to §362(c)(3) that the automatic stay be extended as to any and all creditors.

9. That this request to extend the automatic stay is made in good faith, without the intent to defraud creditors, and proper notice has been had on all necessary parties.

10. That the Debtors have filed an additional two bankruptcy cases, which include: 98-18361, filed 06/15/98, discharged 10/13/98; 08-23344, filed 9/3/08, discharged 12/22/08.

WHEREFORE, Debtors respectfully requests that this honorable court grant Debtor's Motion to Extend the Automatic Stay.

Respectfully Submitted,

/s/ David M. Siegel  
David M. Siegel, A.R.D.C. #6207611  
Attorney for Debtor(s)

DAVID M. SIEGEL & ASSOCIATES  
790 Chaddick Drive  
Wheeling, IL 60090  
(847) 520-8100

# EXHIBIT

# A

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re: ) Case No: 19-07416  
 )  
Juan M Diaz ) Chapter 13  
Belkis M Diaz )  
Debtor(s). ) Judge: COX

**AFFIDAVIT**

The Debtors, **Juan M & Belkis M Diaz**, in the above captioned case, under penalty of perjury, states as follows:

1. That we, Juan M & Belkis M Diaz, are the debtors in the above-referenced case, and have knowledge of the facts contained within this affidavit.
2. That we filed a previous Chapter 13 case, Case # 16-13209, which was dismissed on 3/11/2019.
3. That the aforementioned case was dismissed due to falling behind on my plan payments while trying to catch up with my mortgage. I ended up doing a loan modification on my mortgage, which was successful but at the end, I could not catch up with my plan payments.
4. That the Chapter 13 plan shall be completed within 60 months, and will allow the effective reorganization of our debts.
5. That this current Chapter 13 case was filed in good faith, with the intention of repaying our creditors.

By signing this statement, we declare under penalty of perjury that all of the information contained herein is true and accurate, and acknowledge that the Court may rely on the truth of this statement in determining whether to extend the bankruptcy stay for the above Chapter 13 case. We understand the Court may revoke confirmation of the Chapter 13 Plan if the statements relied upon are not accurate.

Signed: X Juan M Diaz  
Juan M Diaz

Date: 3/8/19

Signed: X Belkis M Diaz  
Belkis M Diaz

Date: 3/8/19

Prepared By:  
DAVID M. SIEGEL & ASSOCIATES  
790 Chaddick Drive  
Wheeling, IL 60090  
847/ 520-8100

SUBSCRIBED AND SWORN to  
before me this 8th day of  
March 20 19

Susan B Wagner  
NOTARY PUBLIC

OFFICIAL SEAL  
SUSAN B. WAGNER  
Notary Public - State of Illinois  
My Commission Expires 5/10/2021



Fill in this information to identify your case:

Debtor 1 Juan M. Diaz

Debtor 2 Belkis M. Diaz  
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number 19-07416  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

How long employed there?

Debtor 1

- ☒ Employed
- ☐ Not employed

Caseworker

State of Illinois Dept of Human Services

8001 N Lincoln Ave  
Skokie, IL 60077

12 years

Debtor 2 or non-filing spouse

- ☐ Employed
- ☒ Not employed

Disabled

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ 5,420.00	\$ 0.00
3. Estimate and list monthly overtime pay.	+\$ 0.00	+\$ 0.00
4. Calculate gross income. Add line 2 + line 3.	\$ 5,420.00	\$ 0.00

Debtor 1 **Juan M. Diaz**  
Debtor 2 **Belkis M. Diaz**

Case number (if known) **19-07416**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ <b>5,420.00</b>	\$ <b>0.00</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>394.00</b>	\$ <b>0.00</b>
5b. Mandatory contributions for retirement plans	5b. \$ <b>0.00</b>	\$ <b>0.00</b>
5c. Voluntary contributions for retirement plans	5c. \$ <b>217.00</b>	\$ <b>0.00</b>
5d. Required repayments of retirement fund loans	5d. \$ <b>0.00</b>	\$ <b>0.00</b>
5e. Insurance	5e. \$ <b>277.00</b>	\$ <b>0.00</b>
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>0.00</b>
5g. Union dues	5g. \$ <b>67.00</b>	\$ <b>0.00</b>
5h. Other deductions. Specify: <b>Other Ins.</b>	5h. \$ <b>85.00</b>	\$ <b>0.00</b>
<b>6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.</b>	6. \$ <b>1,040.00</b>	\$ <b>0.00</b>
<b>7. Calculate total monthly take-home pay. Subtract line 6 from line 4.</b>	7. \$ <b>4,380.00</b>	\$ <b>0.00</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>0.00</b>
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>0.00</b>
8d. Unemployment compensation	8d. \$ <b>0.00</b>	\$ <b>0.00</b>
8e. Social Security	8e. \$ <b>0.00</b>	\$ <b>1,651.00</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: <b>Daughter's social security</b>	8f. \$ <b>0.00</b>	\$ <b>412.00</b>
8g. Pension or retirement income	8g. \$ <b>0.00</b>	\$ <b>0.00</b>
8h. Other monthly income. Specify:	8h. \$ <b>0.00</b>	\$ <b>0.00</b>
<b>9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.</b>	9. \$ <b>0.00</b>	\$ <b>2,063.00</b>
<b>10. Calculate monthly income. Add line 7 + line 9.</b> Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>4,380.00</b>	\$ <b>2,063.00</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:	11. +\$ <b>0.00</b>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.</b> Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ <b>6,443.00</b>	<b>Combined monthly income</b>
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain:		

**Fill in this information to identify your case:**

Debtor 1 Juan M. Diaz

Debtor 2 Belkis M. Diaz  
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number 19-07416  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

**Official Form 106J**

**Schedule J: Your Expenses**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household**

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes.

Fill out this information for each dependent.....

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

12

☐ No

☒ Yes

Daughter

14

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 2,423.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Juan M. Diaz**  
Debtor 2 **Belkis M. Diaz**

Case number (if known) **19-07416**

<b>6. Utilities:</b>								
6a. Electricity, heat, natural gas	6a. \$	<u>350.00</u>						
6b. Water, sewer, garbage collection	6b. \$	<u>0.00</u>						
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<u>505.00</u>						
6d. Other. Specify: _____	6d. \$	<u>0.00</u>						
<b>7. Food and housekeeping supplies</b>	7. \$	<u>888.00</u>						
<b>8. Childcare and children's education costs</b>	8. \$	<u>0.00</u>						
<b>9. Clothing, laundry, and dry cleaning</b>	9. \$	<u>365.00</u>						
<b>10. Personal care products and services</b>	10. \$	<u>366.00</u>						
<b>11. Medical and dental expenses</b>	11. \$	<u>104.00</u>						
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<u>394.00</u>						
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	<u>0.00</u>						
<b>14. Charitable contributions and religious donations</b>	14. \$	<u>0.00</u>						
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.								
15a. Life insurance	15a. \$	<u>0.00</u>						
15b. Health insurance	15b. \$	<u>0.00</u>						
15c. Vehicle insurance	15c. \$	<u>150.00</u>						
15d. Other insurance. Specify: _____	15d. \$	<u>0.00</u>						
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____								
	16. \$	<u>0.00</u>						
<b>17. Installment or lease payments:</b>								
17a. Car payments for Vehicle 1	17a. \$	<u>0.00</u>						
17b. Car payments for Vehicle 2	17b. \$	<u>0.00</u>						
17c. Other. Specify: <b>2005 Nissan Murano (payoff 4/2020)</b>	17c. \$	<u>323.00</u>						
17d. Other. Specify: _____	17d. \$	<u>0.00</u>						
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$	<u>0.00</u>						
<b>19. Other payments you make to support others who do not live with you.</b> Specify: _____	\$	<u>0.00</u>						
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>								
20a. Mortgages on other property	20a. \$	<u>0.00</u>						
20b. Real estate taxes	20b. \$	<u>0.00</u>						
20c. Property, homeowner's, or renter's insurance	20c. \$	<u>0.00</u>						
20d. Maintenance, repair, and upkeep expenses	20d. \$	<u>0.00</u>						
20e. Homeowner's association or condominium dues	20e. \$	<u>0.00</u>						
<b>21. Other:</b> Specify: _____	21. +\$	<u>0.00</u>						
<b>22. Calculate your monthly expenses</b>								
22a. Add lines 4 through 21.	<div style="border: 1px solid black; padding: 5px;"> <table border="0"> <tr> <td>\$</td> <td><u>5,868.00</u></td> </tr> <tr> <td>\$</td> <td></td> </tr> <tr> <td>\$</td> <td><u>5,868.00</u></td> </tr> </table> </div>		\$	<u>5,868.00</u>	\$		\$	<u>5,868.00</u>
\$			<u>5,868.00</u>					
\$								
\$	<u>5,868.00</u>							
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2								
22c. Add line 22a and 22b. The result is your monthly expenses.								
<b>23. Calculate your monthly net income.</b>								
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	<u>6,443.00</u>						
23b. Copy your monthly expenses from line 22c above.	23b. -\$	<u>5,868.00</u>						
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	<div style="border: 1px solid black; padding: 5px;"><u>575.00</u></div>						
<b>24. Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?								
<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. <span style="border: 1px solid black; padding: 2px;">Explain here:</span>								

**Fill in this information to identify your case:**

Debtor 1 Juan M. Diaz  
Debtor 2 Belkis M. Diaz  
(Spouse, if filing)  
United States Bankruptcy Court for the Northern District of Illinois  
Case number \_\_\_\_\_  
(If known)

Check if this is:  
☐ An amended filing  
☐ A supplement showing post-petition chapter 13 income as of

**Official Form 106I**  
**Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment**

1. Fill in your employment information  If you have more than one job, attach a separate page with information about additional employers.  Include part-time, seasonal, or self-employed work.  Occupation may include student or homemaker, if it applies.	<b>Employment status</b>	Debtor 1 <input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	Debtor 2 or non-filing spouse <input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed
	<b>Occupation</b> <b>Employer's name</b> <b>Employer's address</b> <b>How long employed there?</b>	Caseworker State of Illinois 325 W. Adams Springfield, IL 62704 1 year	N/A N/A N/A

**Part 2: Give Details About Monthly Income**

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$5,420.00	\$0.00
3. Estimate and list monthly overtime pay.	\$0.00	\$0.00
4. Calculate gross income. Add line 2 + line 3.	\$5,420.00	\$0.00
5. List All payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	\$393.70	\$0.00
5b. Mandatory contributions for retirement plans	\$0.00	\$0.00
5c. Voluntary contributions for retirement plans	\$216.96	\$0.00
5d. Required repayments of retirement fund loans	\$0.00	\$0.00
5e. Insurance	\$340.00	\$0.00
5f. Domestic support obligations	\$0.00	\$0.00

	For Debtor 1	For Debtor 2 or non-filing spouse
5g. Union dues	\$67.14	\$0.00
5h. Other deductions. Specify:	\$0.00	\$0.00
6. Add the payroll deductions. Add lines 5a through 5h	\$1,017.80	\$0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	\$4,402.20	\$0.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm	\$0.00	\$0.00
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.		
8b. Interest and dividends	\$0.00	\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive	\$0.00	\$0.00
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		
8d. Unemployment compensation	\$0.00	\$0.00
8e. Social Security	\$0.00	\$2,322.00
8f. Other government assistance that you regularly receive	\$0.00	\$0.00
Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:		
8g. Pension or retirement income	\$0.00	\$0.00
8h. Other monthly income. Specify:	\$0.00	\$0.00
9. Add all other income. Add lines 8a-8h.	\$0.00	\$2,322.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 9 for Debtor 1 and Debtor 2 or non-filing spouse.	\$6,724.20	
11. State all other regular contributions to the expenses that you list in <i>Schedule J</i> (Official Form 106J).  Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> (Official Form 106J).  Specify:	\$0.00	
12. Add the amounts on lines 10 and 11. The result is the combined monthly income. Also write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> (Official Form 106Sum) if it applies.	\$6,724.20	
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Explain.....		

**Fill in this information to identify your case:**Debtor 1 Juan M. DiazDebtor 2 Belkis M. Diaz  
(Spouse, if filing)United States Bankruptcy Court for the Northern District of IllinoisCase number \_\_\_\_\_  
(If known)

Check if this is:

- ☐ An amended filing  
☐ A supplement showing post-petition chapter 13 expenses as of

**Official Form 106J****Schedule J: Your Expenses**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household****1. Is this a joint case?**

- ☐ No. Go to line 2.  
☒ Yes. Does Debtor 2 live in a separate household?  
☒ No.  
☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*

**2. Do you have dependents?**

Do not list Debtor 1 or Debtor 2.  
  
 Do not state the dependents' names.

- ☐ No  
☒ Yes. Fill out this information for each dependent

**Dependent's relationship to Debtor 1 or Debtor 2****Dependent's age****Does dependent live with you?**

Daughter

22

- ☐ No  
☒ Yes

Daughter

12

- ☐ No  
☒ Yes

Daughter

9

- ☐ No  
☒ Yes

**3. Do your expenses include expenses of people other than yourself and your dependents?**

- ☒ No  
☐ Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as your bankruptcy filing date unless you are using this form as supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date

Include expenses paid for with non-cash governmental assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I).

**Note:** Expenses for property other than the debtor(s)' primary residence(s), if any, are reported in the Summary of Business/Real-Estate Income & Expense annexed to Schedule I.

**Note:** Monthly payments that are being made through the Chapter 13 Plan, if any, are not included in the expenses listed on this schedule.

**4. The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

4.

Your expenses

**\$2,600.00**

4a. Real estate taxes	4a.	
4b. Property, homeowner's, or renter's insurance	4b.	
4c. Home maintenance, repair, and upkeep expenses	4c.	\$200.00
4d. Homeowner's association or condominium dues	4d.	
5. Additional mortgage payments for your residence, such as home equity loans	5.	
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$450.00
6b. Water, sewer, garbage collection	6b.	\$26.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$376.00
6d. Other. Specify: N/A	6d.	
7. Food and housekeeping supplies	7.	\$600.00
8. Childcare and children's education costs	8.	\$125.00
9. Clothing, laundry, and dry cleaning	9.	\$225.00
10. Personal care products and services	10.	\$150.00
11. Medical and dental expenses	11.	\$225.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$425.00
13. Entertainment, clubs, recreation, newspapers, magazine, and books	13.	\$100.00
14. Charitable contributions and religious donations	14.	\$39.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	
15b. Health insurance	15b.	
15c. Vehicle insurance	15c.	\$206.00
15d. Other insurance. Specify: N/A	15d.	
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: N/A	16.	
17. Installment or lease payments (None)	17.	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I</i> (Official Form 106I)	18.	
19. Other payments you make to support others who do not live with you. Specify: N/A	19.	
20. Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I</i> (Official Form 106I)		
20a. Mortgages on other property	20a.	
20b. Real estate taxes	20b.	
20c. Property, homeowner's, or renter's insurance	20c.	
20d. Maintenance, repair, and upkeep expenses	20d.	
20e. Homeowner's association or condominium dues	20e.	



		Your expenses
20f. Other. Specify:	20f.	
21. Other. Specify: N/A	21.	
<b>22. Calculate your monthly expenses.</b>		
22a. Add lines 4 through 21.	22a.	<b>\$5,747.00</b>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	22b.	
22c. Add line 22a and 22b. The result is your monthly expenses.	22c.	<b>\$5,747.00</b>
<b>23. Calculate your monthly net income</b>		
23a. Copy line 12 (your combined monthly income) from Schedule I	23a.	<b>\$6,724.20</b>
23b. Copy your monthly expenses from line 22 above.	23b.	<b>\$5,747.00</b>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i>	23c.	<b>\$977.20</b>
<b>24. Do you expect an increase or decrease in your expenses within the year after you file this form?</b>		
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Explain.....		